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|--|-------------|----------------------|---------------------|------------------|
| APPLICATION NO.  | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
| 09/702,489   | 10/31/2000  | Donald L. Glick      | BRM0002             | 9825             |
| 27268  | 7590        | 07/28/2009           |                     |                  |
| BAKER & DANIELS LLP<br>300 NORTH MERIDIAN STREET<br>SUITE 2700<br>INDIANAPOLIS, IN 46204 |             |                      | EXAMINER            |                  |
|  |             |                      | KOPPIKAR, VIVEK D   |                  |
|  |             | ART UNIT             | PAPER NUMBER        |                  |
|  |             | 3686                 |                     |                  |
|  |             |                      | MAIL DATE           | DELIVERY MODE    |
|  |             |                      | 07/28/2009          | PAPER            |

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

|                               |                               |                  |
|-------------------------------|-------------------------------|------------------|
| <b>Notice of Allowability</b> | Application No.               | Applicant(s)     |
|                               | 09/702,489                    | GLICK ET AL.     |
|                               | Examiner<br>VIVEK D. KOPPIKAR | Art Unit<br>3686 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to 6/2/09.

2.  The allowed claim(s) is/are 1-20.

3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)  All    b)  Some\*    c)  None    of the:

1.  Certified copies of the priority documents have been received.

2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.

(a)  including changes required by the Notice of Draftperson's Patent Drawing Review ( PTO-948) attached  
1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.

(b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of  
Paper No./Mail Date \_\_\_\_\_.

**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**

6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- 1.  Notice of References Cited (PTO-892)
- 2.  Notice of Draftperson's Patent Drawing Review (PTO-948)
- 3.  Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
- 4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
- 5.  Notice of Informal Patent Application
- 6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
- 7.  Examiner's Amendment/Comment
- 8.  Examiner's Statement of Reasons for Allowance
- 9.  Other \_\_\_\_\_.

***Supplemental Notice of Allowance***

1. The STIC/EIC search report dated June 14, 2009 has been attached to this communication.
2. Claims 1-20 are allowed over the prior art.
3. The following is an examiner's statement of reasons for allowance:
  - 1) With regard to Claim 1, the prior art does not fairly teach the combination of the following features:

a server computer in network communication with said user computer, said server computer including memory and a plurality of instructions, a first portion of said plurality of instructions enabling said server computer to generate an initial inquiry and send said initial inquiry to said user computer for interaction with the user, with said initial inquiry relating to specifics of a potential ministry or religious institution insurance policy including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations, a second portion of said plurality of instructions enabling said server computer to receive said input information from said user and to generate an additional inquiry including information about volunteers participating in said activities and send said additional inquiry to said user computer for interaction with the user, with said additional inquiry being based at least in part on said input information, a third portion of said plurality of instructions enabling said server computer to receive further input information from said user computer and calculate at least one of a quote and a rate for a ministry or religious institution insurance policy, including ministry-specific coverages, based on said input information and said further input information, a fourth portion of said plurality of instructions enabling said server

computer to issue a policy for one of ministries and religious institutions containing ministry-specific coverages and premium billing information based on said input information and said further input information; and a fifth portion of said plurality of instructions enabling said server computer to generate a communication from the server computer that, when received by the user computer, causes the user computer to determine if the user is an insurance agent, and when the user is determined to be an insurance agent then generates a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored said input information and said further input information.

Re-creation of this invention from US Patent Number 4,567,359 to Lockwood in view of "Insurance Services of America" in view of "Volunteers Insurance Service" in view of US Patent Number 6,144,959 to Anderson in view of US Patent Number 4,831,526 t" Luchs requires hindsight to re-create the invention and there is insufficient motivation in all of these references to re-create the invention. Re-creation of the this invention requires several modifications of the Lockwood patent reference and this re-creation is not fairly taught nor suggested by the prior art nor is this re-creation possible without using hindsight and using the instant invention as a template to re-create the instant invention.

2) With regard to Claim 2, the prior art does not fairly teach the combination of the following features:

generating a communication from the server computer that, when received by the user computer, causes the user computer to determine if the user is an insurance agent; generating an initial inquiry on the server computer and sending the initial inquiry to the user computer to be displayed for interaction with a user, with the initial inquiry relating to

specifics of a potential ministry or religious institution insurance policy that includes ministry-specific coverages including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations;

receiving the input information from the user, generating an additional inquiry including information about volunteers participating in said activities, and sending the additional inquiry to the user computer for interaction with the user, with the additional inquiry being based at least in part on the input information, and when the user is determined to be an insurance agent generating a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored input information; receiving further input information from the user computer in response to the additional inquiry and calculating at least one of a quote and a rate for a ministry or religious institution insurance policy containing ministry-specific coverages based on the input information and the further input information; and

issuing said policy for one of ministries and religious institutions containing ministry-specific coverages and related billing information based on said input information and said further input information.

Re-creation of this invention from US Patent Number 4,567,359 to Lockwood in view of "Insurance Services of America" in view of "Volunteers Insurance Service" in view of US Patent Number 6,144,959 to Anderson in view of US Patent Number 4,831,526 t" Luchs requires hindsight to re-create the invention and there is insufficient motivation in all of these references to re-create the invention. Re-creation of the this invention requires several modifications of the

Lockwood patent reference and this re-creation is not fairly taught nor suggested by the prior art nor is this re-creation possible without using hindsight and using the instant invention as a template to re-create the instant invention.

3) With regard to Claim 3, the prior art does not fairly teach the combination of the following features:

generating a communication from a server that, when received by a user computer, causes the user computer to determine if a user is an insurance agent;

collecting quote related input information including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations on a user computer and sending said quote information to said server;

receiving and storing said quote information on said server, and when the user is determined to be an insurance agent generating a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored input information;

invoking a rate calculator on said server and calculating rates based on said quote information;

storing said calculated rates with said quote information on said server; and

generating a communication to cause displaying of a quote document for one of ministries and religious institutions on the user computer based on said quote information and said calculated rates.

Re-creation of this invention from US Patent Number 4,567,359 to Lockwood in view of "Insurance Services of America" in view of "Volunteers Insurance Service" in view of US Patent Number 6,144,959 to Anderson in view of US Patent Number 4,831,526 t" Luchs requires hindsight to re-create the invention and there is insufficient motivation in all of these references to re-create the invention. Re-creation of the this invention requires several modifications of the Lockwood patent reference and this re-creation is not fairly taught nor suggested by the prior art nor is this re-creation possible without using hindsight and using the instant invention as a template to re-create the instant invention.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

2. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Vivek Koppikar, whose telephone number is (571) 272-5109. The examiner can normally be reached from Monday to Friday between 8 AM and 4:30 PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Jerry O'Connor, can be reached at (571) 272-6787. The fax telephone numbers for

this group are either (571) 273-8300 or (703) 872-9326 (for official communications including After Final communications labeled "Box AF").

Another resource that is available to applicants is the Patent Application Information Retrieval (PAIR). Information regarding the status of an application can be obtained from the (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAX. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, please feel free to contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Sincerely,

/Vivek D Koppikar/

Primary Examiner, Art Unit 3686

7/27/2009